



Congresswoman Susan A. Davis

Serving California's 53rd Congressional District

The American Recovery and Reinvestment Act

COBRA Health Insurance

Description

The American Recovery and Reinvestment Act of 2009 (ARRA) provides for a 65% reduction in COBRA premiums for certain assistance eligible individuals for up to 9 months

Eligibility

An assistance eligible individual is a COBRA "qualified beneficiary" who meets all of the following requirements:

- Is eligible for COBRA continuation coverage at any time during the period beginning September 1, 2008 and ending December 31, 2009;
- Elects COBRA coverage (when first offered or during the additional election period), and
- Has a qualifying event for COBRA coverage that is the employee's involuntary termination during the period beginning September 1, 2008 and ending December 31, 2009.

Those who are eligible for other group health coverage (such as a spouse's plan) or Medicare are not eligible for the premium reduction. Other limitations may also apply. There is no premium reduction for periods of coverage that began prior to February 17, 2009.

How to obtain the benefit

Your coverage plan should be notified of a qualifying event by you or your employer. The administrator of your health plan, if eligible to be continued under COBRA, must notify you of the option to enroll in COBRA. If you are currently enrolled you may be eligible for a subsidy to help pay for it. If you did not enroll in COBRA previously, you may have an additional opportunity to enroll now. Contact the Employee Benefits Security Administration (EBSA) at 1-866-444-3272.

Questions or Help

Employee Benefits Security Administration (EBSA): 1-866-444-3272
Office of Congresswoman Susan Davis (619) 280-5353

